

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): George H. Butcher	:	Group Art Unit: 3628
Serial No.: 09/919,456	:	Examiner: Jennifer L. Liversedge
Filed: July 31, 2001	:	Attorney Docket No.: 06878.111800
For: METHOD OF STRUCTURING A CREDIT ENTAILING A FIXED PAYMENT COMPONENT AND A VARIABLE PAYMENT COMPONENT (AS AMENDED)	: :	

AMENDMENT IN RESPONSE TO FEBRUARY 13, 2006 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS:

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on February 13, 2006 in connection with the above-identified patent application. The February 13, 2006 Office Action provided a period of 3 months in which to file a response, i.e., by May 13, 2006. A petition for a two-month extension of time is being filed herewith. Accordingly, a reply to the February 13, 2006 Office Action is now due July 13, 2006 and this Amendment is being timely filed.